

In re:  
James R. Rich  
James R. Rich  
Debtors

Case No. 19-14444-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 09, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2024:

Recip ID	Recipient Name and Address
db	+ James R. Rich, MAILING ADDRESS, 6804 N. 11th Street, Philadelphia, PA 19126-2806
db	+ James R. Rich, 1144 E. Mount Airy Avenue, 2nd Floor, Philadelphia, PA 19150-3825
14358579	+ 5649, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14358581	Arcadia Recovery, PO BOX 70256, Philadelphia PA 19176-0256
14358583	+ Chestnut Hill Hospital, 8835 Germantown Avenue, Philadelphia, PA 19118-2765
14358599	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 10 2024 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14358580	^ MEBN	Aug 10 2024 00:06:39	AFS/AmeriFinancial Solutions, LLC., PO Box 65018, Baltimore, MD 21264-5018
14358586	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14358587	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14361600	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 10 2024 00:18:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14358584	+ Email/Text: ecf@ccpclaw.com	Aug 10 2024 00:17:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14358588	+ Email/Text: bankruptcy@philapark.org	Aug 10 2024 00:18:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14358589	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Aug 10 2024 00:17:00	Commonwealth of PA, UC Benefits Overpayment Section, 501 Labor and Industry Building, 7th and Foster Streets, Harrisburg, PA 17121
14358590	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Aug 10 2024 00:17:00	Commonwealth of PA, UC Benefits Overpayment Section, 501 Labor and Industry Building, 7th and Foster Streets, Harrisburg, PA 17121
14358592	Email/Text: bankruptcycourts@equifax.com		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 09, 2024

Form ID: 318

Total Noticed: 30

14358593	+ Email/Text: bknotice@ercbpo.com	Aug 10 2024 00:17:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14358591	+ Email/Text: bankruptcydepartment@tsico.com	Aug 10 2024 00:18:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14358594	^ MEBN	Aug 10 2024 00:18:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
14358595	+ EDI: AMINFOFP.COM	Aug 10 2024 00:06:35	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14358596	EDI: IRS.COM	Aug 10 2024 04:12:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14358598	+ Email/Text: MDSBankruptcies@meddatsys.com	Aug 10 2024 04:12:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14358601	^ MEBN	Aug 10 2024 00:17:00	Medical Data Systems Inc, Attn: Bankruptcy Dept, 2001 9th Ave Ste 312, Vero Beach, FL 32960-6413
14359806	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 10 2024 00:06:44	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14358600	Email/Text: bankruptcygroup@peco-energy.com	Aug 10 2024 00:20:37	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14358602	+ Email/Text: bankruptcy@philapark.org	Aug 10 2024 00:17:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14358603	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 10 2024 00:18:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14358604	Email/Text: DASPUBREC@transunion.com	Aug 10 2024 00:18:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
14358605	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 10 2024 00:17:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
		Aug 10 2024 00:17:00	U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14358582		Center City Dermatology
14358585	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14358597	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Aug 09, 2024

Form ID: 318

Total Noticed: 30

Date: Aug 11, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor James R. Rich help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL I. ASSAD	on behalf of Debtor James R. Rich help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>James R. Rich</u>	Social Security number or ITIN	xxx-xx-8922
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>James R. Rich</u>	Social Security number or ITIN	xxx-xx-8922
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-14444-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James R. Rich

James R. Rich

8/9/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**